

**UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: LINDA VALENTINE DEBTOR	: : : : : :	NO. 17-14700-elf
--	----------------------------	---

**OBJECTION TO PROOFS OF CLAIM OF
SPECIALIZED LOAN SERVICING, LLC.**

NOW COMES, Linda Valentine (“Debtor”), by her attorney of record, and objects to the Proof of Claim filed by Specialized Loan Servicing, LLC (“Specialized”) and states as follows:

1. The Debtor commenced this action by the filing of a Chapter 13 petition.
2. Specialized filed a proof of claim on July 31, 2017, a copy of which is annexed hereto as **Exhibit “A.”**
3. The Proof of Claim has the following “special language” attached as an addendum:

POC Special Language:

Specialized Loan Servicing LLC services the loan on the property referenced in this proof of claim. In the event the automatic stay in this case is modified, this case dismisses, and /or the debtor obtains a discharge and a foreclosure action is commence on the mortgaged property, the foreclosure will be conducted in the name of FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC , "NOTEHOLDER". Noteholder, directly or through an agent, has possession of the promissory note. The promissory note is either made payable to Noteholder or has been duly endorsed. Noteholder is the original mortgagee or beneficiary or the assignee of the security instrument for the referenced loan.

4. Specialized does not attach the mortgage, note or a servicing agreement that shows that it may pursue the POC on behalf of a trust.
5. The above language in the POC fails to identify if there is a assignment, as none is attached, or that it is a noteholder.
6. Moreover, the POC provides no information as to the debt. Specialized fails to trace the assignments of the alleged debt to establish the owner of the debt or that the trust has standing to enforce the debt.
7. The foreclosure costs claimed by Specialized in the POC are unreasonable. There are unknown charges for “property preservation fee”, “title cost”, various “foreclosure attorney” fees, “service costs”.

WHEREFORE, it is respectfully request that Debtors' Objection to the proof of claim of Specialized Loan Servicing LLC, be sustained and the claim on the Claims Register stricken .

Dated December 4, 2017

/s/ Robert J. Birch

Robert J. Birch, Esquire
Id. No. 65816
617 Swede Street
Norristown, PA 19401
(610) 277-9700

CERTIFICATE OF SERVICE

I, Robert J. Birch, Esquire, hereby certify that on December 4, 2017, I served
Debtors' Objection to Specialized's Proof of Claim to the following:

Andrew Kassmul
Buckley Madole, PC
PO Box 9013
Addison, TX 75001

In addition, Debtor served all parties via ECF

/s/ Robert J. Birch

ROBERT J. BIRCH

EXHIBIT A

Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 1 of 9

Fill in this information to identify the case:	
Debtor 1	<u>Valentine B. Linda</u>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Eastern</u> District of <u>Pennsylvania</u> (State)
Case number	<u>17-14700-ELF</u>

Official Form 410

Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim					
1. Who is the current creditor?	<u>FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor <u>c/o Specialized Loan Servicing LLC</u>				
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____				
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	<table border="1"><thead><tr><th>Where should notices to the creditor be sent?</th><th>Where should payments to the creditor be sent? (if different)</th></tr></thead><tbody><tr><td><u>Specialized Loan Servicing LLC</u> Name <u>8742 Lucent Blvd, Suite 300</u> Number Street <u>Highlands Ranch, Colorado 80129</u> City State ZIP Code Contact phone <u>(800) 315-4757</u> Contact email _____ Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____</td><td><u>Specialized Loan Servicing LLC</u> Name <u>PO Box 636007</u> Number Street <u>Lit leton, Colorado 80163</u> City State ZIP Code Contact phone <u>(800) 315-4757</u> Contact email _____</td></tr></tbody></table>	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)	<u>Specialized Loan Servicing LLC</u> Name <u>8742 Lucent Blvd, Suite 300</u> Number Street <u>Highlands Ranch, Colorado 80129</u> City State ZIP Code Contact phone <u>(800) 315-4757</u> Contact email _____ Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	<u>Specialized Loan Servicing LLC</u> Name <u>PO Box 636007</u> Number Street <u>Lit leton, Colorado 80163</u> City State ZIP Code Contact phone <u>(800) 315-4757</u> Contact email _____
Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)				
<u>Specialized Loan Servicing LLC</u> Name <u>8742 Lucent Blvd, Suite 300</u> Number Street <u>Highlands Ranch, Colorado 80129</u> City State ZIP Code Contact phone <u>(800) 315-4757</u> Contact email _____ Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	<u>Specialized Loan Servicing LLC</u> Name <u>PO Box 636007</u> Number Street <u>Lit leton, Colorado 80163</u> City State ZIP Code Contact phone <u>(800) 315-4757</u> Contact email _____				
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM / DD / YYYY				
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____				

Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 2 of 9

Part 2: Give Information About the Claim as of the Date the Case Was Filed	
6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>3910</u>
7. How much is the claim?	<u>\$223,826.04</u> Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <u>Money Loaned</u>
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of Property: <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>340 East First Avenue, Malvern, Pennsylvania 19355</u> Basis for Perfection: <u>Recordation of Lien</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: <u>\$223,826.04</u> Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: <u>\$30,648.69</u> Annual Interest Rate (when case was filed) <u>2.000000%</u> <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Variable
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____

Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 3 of 9

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.	<input checked="" type="checkbox"/> No	
	<input type="checkbox"/> Yes. <i>Check one:</i>	Amount entitled to priority
	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
	<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____
* Amounts are subject to adjustment on 04/01/19 and every 3 years after that for cases begun on or after the date of adjustment.		

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b). If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is. A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.	<i>Check the appropriate box:</i> <input type="checkbox"/> I am the creditor. <input checked="" type="checkbox"/> I am the creditor's attorney or authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004. <input type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.
	I understand that an authorized signature on this <i>Proof of Claim</i> serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt. I have examined the information in this <i>Proof of Claim</i> and have a reasonable belief that the information is true and correct. I declare under penalty of perjury that the foregoing is true and correct. Executed on date <u>07/31/2017</u> MM/DD/YYYY <u>/s/ Andrew Kussmaul</u> Signature Print the name of the person who is completing and signing this claim: Name <u>Andrew Kussmaul</u> First name Middle name Last name Title <u>Authorized Agent for Specialized Loan Servicing LLC</u> Company <u>Buckley Madole, P.C.</u> Identify the corporate servicer as the company if the authorized agent is a servicer. Address <u>P. O. Box 9013</u> Number Street Addison TX 75001 City State ZIP Code Contact phone <u>(972) 643-6600</u> Email <u>POCInquiries@BuckleyMadole.com</u>

Mortgage Proof of Claim Attachment

Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 4 of 9

(12/15)

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	17-14700-ELF	Principal balance:	\$173,808.52	Principal & interest due:	\$15,757.44	Principal & interest:	\$543.36
Debtor 1:	Valentine B. Linda	Interest due:	\$8,318.87	Prepetition fees due:	\$6,353.69	Monthly escrow:	\$264.69
Debtor 2:		Fees, costs due:	\$6,353.69	Escrow deficiency for funds advanced:	\$6,753.90	Private mortgage insurance:	\$0.00
Last 4 digits to identify:	3910	Escrow deficiency for funds advanced:	\$6,753.90	Projected escrow shortage:	\$1,892.60	Total monthly payment:	\$808.05
Creditor:	FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC	Deferred Amount:	\$28,700.00	Less funds on hand:	\$108.94		
Servicer:	Specialized Loan Servicing LLC	Less total funds on hand:	\$108.94	Total prepetition arrearage:	\$30,648.69		
Fixed accrual/daily simple interest/other:	Variable	Total debt:	\$223,826.04				

Part 5: Loan Payment History from First Date of Default

A. Date	B. Contractual payment amount	C. Account Activity		E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. How Funds Were Applied / Amount Incurred				I. Balance After Amount Received or Incurred				
		C. Funds received	D. Amount incurred				H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance
				Starting Balance		\$0.00						\$175,470.84	\$0.00	(\$84.20)	\$0.00
11/01/2014	\$822.69			Regular Payment Due	11/01/2014	\$822.69						\$175,470.84	\$0.00	(\$84.20)	\$0.00
12/01/2014	\$822.69			Regular Payment Due	11/01/2014	\$1,645.38						\$175,470.84	\$0.00	(\$84.20)	\$0.00
01/01/2015	\$822.69			Regular Payment Due	11/01/2014	\$2,468.07						\$175,470.84	\$0.00	(\$84.20)	\$0.00
01/13/2015			\$35.00	Property Preservation Fee	11/01/2014	\$2,468.07						\$175,470.84	\$0.00	(\$84.20)	\$35.00
01/29/2015		\$1,699.70	\$81.45	Payment Received	12/01/2014	\$1,645.38	\$250.91	\$292.45	\$279.33		\$877.01	\$175,219.93	\$0.00	\$195.13	\$116.48
01/29/2015				Payment Applied	01/01/2015	\$822.69	\$251.33	\$292.03	\$279.33		(\$822.69)	\$174,968.60	\$0.00	\$474.46	\$116.48
01/09/2015			\$350.45	Escrow Disbursement: County Tax	01/01/2015	\$822.69						\$174,968.60	\$0.00	\$124.01	\$116.48
02/01/2015	\$822.69			Regular Payment Due	01/01/2015	\$1,645.38						\$174,968.60	\$0.00	\$124.01	\$116.48
02/17/2015			(\$35.00)	Property Preservation Fee	01/01/2015	\$1,645.38						\$174,968.60	\$0.00	\$124.01	\$81.48

Mortgage Proof of Claim Attachment- Additional Page Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 5 of 9

(12/15)

Case number: 17-14700-ELF
Debtor 1: Valentine B. Linda

Part 5: Loan Payment History from First Date of Default																
Account Activity						How Funds Were Applied / Amount Incurred						Balance After Amount Received or Incurred				
A. Date	B. Contractual payment amount	C. Funds received	D. Amount incurred	E. Description	F. Contractual due date	G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
03/01/2015	\$543.36			Regular Payment Due	01/01/2015	\$2,188.74						\$174,968.60	\$0.00	\$124.01	\$81.48	\$54.32
04/01/2015	\$543.36			Regular Payment Due	01/01/2015	\$2,732.10						\$174,968.60	\$0.00	\$124.01	\$81.48	\$54.32
04/06/2015			\$372.09	Escrow Disbursement: City Tax	01/01/2015	\$2,732.10						\$174,968.60	\$0.00	(\$248.08)	\$81.48	\$54.32
05/01/2015	\$543.36			Regular Payment Due	01/01/2015	\$3,275.46						\$174,968.60	\$0.00	(\$248.08)	\$81.48	\$54.32
05/15/2015			\$787.16	Escrow Disbursement: Hazard Insurance	01/01/2015	\$3,275.46						\$174,968.60	\$0.00	(\$1,035.26)	\$81.48	\$54.32
06/01/2015	\$543.36			Regular Payment Due	01/01/2015	\$3,818.82						\$174,968.60	\$0.00	(\$1,035.26)	\$81.48	\$54.32
06/30/2015		\$1,591.06		Payment Received	02/01/2015	\$2,996.13	\$251.75	\$291.61	\$279.33		\$768.37	\$174,716.85	\$0.00	(\$755.93)	\$81.48	\$822.69
06/30/2015		\$108.94		Payment Applied	03/01/2015	\$2,173.44	\$252.17	\$291.19	\$279.33		(\$713.75)	\$174,464.68	\$0.00	(\$476.60)	\$81.48	\$108.94
07/01/2015	\$543.36			Regular Payment Due	03/01/2015	\$2,716.80						\$174,464.68	\$0.00	(\$476.60)	\$81.48	\$108.94
07/24/2015			\$1,588.03	Escrow Disbursement: School Tax	03/01/2015	\$2,716.80						\$174,464.68	\$0.00	(\$2,064.63)	\$81.48	\$108.94
08/01/2015	\$543.36			Regular Payment Due	03/01/2015	\$3,260.16						\$174,464.68	\$0.00	(\$2,064.63)	\$81.48	\$108.94
09/01/2015	\$543.36			Regular Payment Due	03/01/2015	\$3,803.52						\$174,464.68	\$0.00	(\$2,064.63)	\$81.48	\$108.94
10/01/2015	\$543.36			Regular Payment Due	03/01/2015	\$4,346.88						\$174,464.68	\$0.00	(\$2,064.63)	\$81.48	\$108.94
11/01/2015	\$543.36			Regular Payment Due	03/01/2015	\$4,890.24						\$174,464.68	\$0.00	(\$2,064.63)	\$81.48	\$108.94
11/17/2015			\$330.00	Title Cost	03/01/2015	\$4,890.24						\$174,464.68	\$0.00	(\$2,064.63)	\$411.48	\$108.94
12/01/2015	\$543.36			Regular Payment Due	03/01/2015	\$5,433.60						\$174,464.68	\$0.00	(\$2,064.63)	\$411.48	\$108.94
01/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$5,976.96						\$174,464.68	\$0.00	(\$2,064.63)	\$411.48	\$108.94
01/27/2016			\$350.45	Escrow Disbursement: County Tax	03/01/2015	\$5,976.96						\$174,464.68	\$0.00	(\$2,415.08)	\$411.48	\$108.94
02/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$6,520.32						\$174,464.68	\$0.00	(\$2,415.08)	\$411.48	\$108.94
03/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$7,063.68						\$174,464.68	\$0.00	(\$2,415.08)	\$411.48	\$108.94
03/01/2016			\$372.09	Escrow Disbursement: City Tax	03/01/2015	\$7,063.68						\$174,464.68	\$0.00	(\$2,787.17)	\$411.48	\$108.94
04/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$7,607.04						\$174,464.68	\$0.00	(\$2,787.17)	\$411.48	\$108.94
04/25/2016	\$656.16	\$656.16		Principal Applied	03/01/2015	\$7,607.04	\$656.16					\$173,808.52	\$0.00	(\$2,787.17)	\$411.48	\$108.94
05/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$8,150.40						\$173,808.52	\$0.00	(\$2,787.17)	\$411.48	\$108.94
05/16/2016			\$790.44	Escrow Disbursement: Hazard Insurance	03/01/2015	\$8,150.40						\$173,808.52	\$0.00	(\$3,577.61)	\$411.48	\$108.94
06/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$8,693.76						\$173,808.52	\$0.00	(\$3,577.61)	\$411.48	\$108.94
06/07/2016			\$705.00	Foreclosure Attorney Fee	03/01/2015	\$8,693.76						\$173,808.52	\$0.00	(\$3,577.61)	\$1,116.48	\$108.94
07/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$9,237.12						\$173,808.52	\$0.00	(\$3,577.61)	\$1,116.48	\$108.94

Official Form 410 A

Mortgage Proof of Claim Attachment

Page 2 of 5

4127-N-2814

Mortgage Proof of Claim Attachment: Additional Page Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 6 of 9 (12/15)

Case number: 17-14700-ELF
Debtor 1: Valentine B. Linda

Part 5: Loan Payment History from First Date of Default																
A. Date	B. Contractual payment amount	Account Activity		E. Description	F. Contractual due date	G. Prin, int & esc past due balance	How Funds Were Applied / Amount Incurred				Balance After Amount Received or Incurred					
		C. Funds received	D. Amount incurred				H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Chups balance	Q. Unapplied funds balance
08/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$9,780.48						\$173,808.52	\$0.00	(\$3,577.61)	\$1,116.48	\$108.94
08/16/2016			\$1,627.91	Escrow Disbursement: School Tax	03/01/2015	\$9,780.48						\$173,808.52	\$0.00	(\$5,205.52)	\$1,116.48	\$108.94
08/22/2016			\$350.00	Foreclosure Attorney Fee	03/01/2015	\$9,780.48						\$173,808.52	\$0.00	(\$5,205.52)	\$1,466.48	\$108.94
08/22/2016			\$200.00	Service Cost	03/01/2015	\$9,780.48						\$173,808.52	\$0.00	(\$5,205.52)	\$1,666.48	\$108.94
08/22/2016			\$173.00	Court/Filing Cost	03/01/2015	\$9,780.48						\$173,808.52	\$0.00	(\$5,205.52)	\$1,839.48	\$108.94
08/22/2016			\$1,175.00	Foreclosure Attorney Fee	03/01/2015	\$9,780.48						\$173,808.52	\$0.00	(\$5,205.52)	\$3,014.48	\$108.94
08/23/2016			(\$350.00)	Foreclosure Attorney Fee	03/01/2015	\$9,780.48						\$173,808.52	\$0.00	(\$5,205.52)	\$2,664.48	\$108.94
09/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$10,323.84						\$173,808.52	\$0.00	(\$5,205.52)	\$2,864.48	\$108.94
09/20/2016			\$10.15	Service Cost	03/01/2015	\$10,323.84						\$173,808.52	\$0.00	(\$5,205.52)	\$2,674.63	\$108.94
09/20/2016			\$75.00	Service Cost	03/01/2015	\$10,323.84						\$173,808.52	\$0.00	(\$5,205.52)	\$2,749.63	\$108.94
09/20/2016			\$525.00	Foreclosure Attorney Fee	03/01/2015	\$10,323.84						\$173,808.52	\$0.00	(\$5,205.52)	\$3,274.63	\$108.94
09/21/2016			(\$525.00)	Foreclosure Attorney Fee	03/01/2015	\$10,323.84						\$173,808.52	\$0.00	(\$5,205.52)	\$2,749.63	\$108.94
10/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$10,867.20						\$173,808.52	\$0.00	(\$5,205.52)	\$2,749.63	\$108.94
10/20/2016			(\$124.48)	Corporate Advance Adjustment	03/01/2015	\$10,867.20						\$173,808.52	\$0.00	(\$5,205.52)	\$2,625.15	\$108.94
11/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$11,410.56						\$173,808.52	\$0.00	(\$5,205.52)	\$2,625.15	\$108.94
11/15/2016			\$1.57	Service Cost	03/01/2015	\$11,410.56						\$173,808.52	\$0.00	(\$5,205.52)	\$2,626.72	\$108.94
11/15/2016			\$200.00	Service Cost	03/01/2015	\$11,410.56						\$173,808.52	\$0.00	(\$5,205.52)	\$2,826.72	\$108.94
12/01/2016	\$543.36			Regular Payment Due	03/01/2015	\$11,953.92						\$173,808.52	\$0.00	(\$5,205.52)	\$2,826.72	\$108.94
01/01/2017	\$543.36			Regular Payment Due	03/01/2015	\$12,497.28						\$173,808.52	\$0.00	(\$5,205.52)	\$2,826.72	\$108.94
01/12/2017			\$13.75	Service Cost	03/01/2015	\$12,497.28						\$173,808.52	\$0.00	(\$5,205.52)	\$2,840.47	\$108.94
01/12/2017			\$735.75	Service Cost	03/01/2015	\$12,497.28						\$173,808.52	\$0.00	(\$5,205.52)	\$3,576.22	\$108.94
01/12/2017			\$785.00	Foreclosure Attorney Fee	03/01/2015	\$12,497.28						\$173,808.52	\$0.00	(\$5,205.52)	\$4,361.22	\$108.94
01/13/2017			(\$735.75)	Service Cost	03/01/2015	\$12,497.28						\$173,808.52	\$0.00	(\$5,205.52)	\$3,625.47	\$108.94
01/30/2017			\$367.79	Escrow Disbursement: County Tax	03/01/2015	\$12,497.28						\$173,808.52	\$0.00	(\$5,573.31)	\$3,625.47	\$108.94
02/01/2017	\$543.36			Regular Payment Due	03/01/2015	\$13,040.64						\$173,808.52	\$0.00	(\$5,573.31)	\$3,625.47	\$108.94
02/21/2017			(\$160.12)	Corporate Advance Adjustment	03/01/2015	\$13,040.64						\$173,808.52	\$0.00	(\$5,573.31)	\$3,465.35	\$108.94
02/28/2017			\$9.69	Service Cost	03/01/2015	\$13,040.64						\$173,808.52	\$0.00	(\$5,573.31)	\$3,475.04	\$108.94
03/28/2017			\$20.00	Court/Filing Cost	03/01/2015	\$13,040.64						\$173,808.52	\$0.00	(\$5,573.31)	\$3,495.04	\$108.94

Mortgage Proof of Claim Attachment: Additional Page Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 7 of 9 (12/15)

Case number: 17-14700-ELF
Debtor 1: Valentine B. Linda

Part 5: Loan Payment History from First Date of Default														
A. Date	B. Contractual payment amount	Account Activity		E. Description	F. Contractual due date	G. Prin, int & esc past due balance	How Funds Were Applied / Amount Incurred				Balance After Amount Received or Incurred			
		C. Funds received	D. Amount incurred				H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance
03/29/2017			\$34.00	Court Filing Cost	03/01/2015	\$13,040.64						\$173,808.52	\$0.00	(\$5,573.31)
03/01/2017	\$543.36			Regular Payment Due	03/01/2015	\$13,584.00						\$173,808.52	\$0.00	(\$5,573.31)
03/24/2017			\$372.09	Escrow Disbursement: City Tax	03/01/2015	\$13,584.00						\$173,808.52	\$0.00	(\$5,945.40)
04/01/2017	\$543.36			Regular Payment Due	03/01/2015	\$14,127.36						\$173,808.52	\$0.00	(\$5,945.40)
04/20/2017			\$16.13	Service Cost	03/01/2015	\$14,127.36						\$173,808.52	\$0.00	(\$5,945.40)
04/20/2017			\$2,000.00	Sheriff/Auctioneer Fee	03/01/2015	\$14,127.36						\$173,808.52	\$0.00	(\$5,945.40)
04/20/2017			\$560.00	Foreclosure Attorney Fee	03/01/2015	\$14,127.36						\$173,808.52	\$0.00	(\$5,945.40)
05/01/2017	\$543.36			Regular Payment Due	03/01/2015	\$14,670.72						\$173,808.52	\$0.00	(\$5,945.40)
05/09/2017			\$808.50	Escrow Disbursement: Hazard Insurance	03/01/2015	\$14,670.72						\$173,808.52	\$0.00	(\$6,753.90)
06/01/2017	\$543.36			Regular Payment Due	03/01/2015	\$15,214.08						\$173,808.52	\$0.00	(\$6,753.90)
06/27/2017			\$330.00	Title Cost	03/01/2015	\$15,214.08						\$173,808.52	\$0.00	(\$6,753.90)
07/01/2017	\$543.36			Regular Payment Due	03/01/2015	\$15,757.44						\$173,808.52	\$0.00	(\$6,753.90)
07/11/2017				Petition Date	03/01/2015	\$15,757.44						\$173,808.52	\$0.00	(\$6,753.90)
07/11/2017			(\$81.48)	Late Fee	03/01/2015	\$15,757.44						\$173,808.52	\$0.00	(\$6,753.90)

Case 17-14700-elf Claim 1-1 Filed 07/31/17 Desc Main Document Page 8 of 9

Fill in this information to identify the case:	
Debtor 1	<u>Valentine B. Linda</u>
Debtor 2 <small>(Spouse, if filing)</small>	<u></u>
United States Bankruptcy Court for	he: <u>Eastern</u> District of <u>Pennsylvania</u>
	<small>(State)</small>
Case number	<u>17-14700-ELF</u>

Mortgage Proof of Claim Attachment: Addendum

POC Special Language:

Specialized Loan Servicing LLC services the loan on the property referenced in this proof of claim. In the event the automatic stay in this case is modified, this case dismisses, and /or the debtor obtains a discharge and a foreclosure action is commence on the mortgaged property, the foreclosure will be conducted in the name of FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC , "NOTEHOLDER". Noteholder, directly or through an agent, has possession of the promissory note. The promissory note is either made payable to Noteholder or has been duly endorsed. Noteholder is the original mortgagee or beneficiary or the assignee of the security instrument for the referenced loan.